

EXHIBIT 119



1 look at a policy and say, is this
2 producing -- does elimination of home
3 equity produce a fair and equitable
4 computation, that is still something we
5 would talk about and review and say yes,
6 we want to continue to, on a case-by-case
7 basis, look at home equity in the context
8 of an individual family.

9 That's the kind of review.
10 So if you're asking about statistics and
11 those kinds of things, no.

12 Q. You said there came a time
13 when you were on the 568 Technical
14 Committee?

15 A. Yes.

16 Q. Do you know when that tenure
17 started?

18 A. I don't, off the top of my
19 head. But I think I've been on there
20 about six years. So probably -- I can't
21 even do the math in my head today. I
22 think it's been about six years, six,
23 eight years, as -- at the most.

24 Q. You were on the technical

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[REDACTED]

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A. Yes.

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Q. Do you know if Notre Dame

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was involved in modifying or editing

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these policy guidelines between 2004 and

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2010?

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A. I believe Joe was still on

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the technical committee at this point in

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time, and so his membership would include

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providing input into these policies. And

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he would have attended their public

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meetings, which also could have included

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conversation about these specific

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policies, if that was part of the agenda.

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[REDACTED]